

JUDGE KOELTL

07 CIV

6255

CIVIL COVER SHEET

The JS-44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (For more detailed instructions, see separate instruction sheet.)

PLAINTIFFS

Murray Richman and Renee Richman

ATTORNEYS (FIRM NAME, ADDRESS AND TELEPHONE NUMBER)

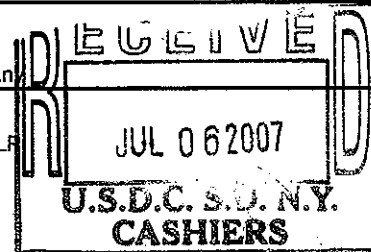
Michael Drezin, Esq.
25 Westchester Square
Bronx, New York
718-823-7211
Attorneys for Plaintiff

DEFENDANTS

Stonebridge Casualty Insurance Company

ATTORNEYS (IF KNOWN)

LESTER SCHWAB KATZ & DWYER, LLP
120 Broadway
New York, NY 10271
(212) 964-6611
Attorneys for Defendant



CAUSE OF ACTION (CITE THE U.S. CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE A BRIEF STATEMENT OF CAUSE)

Has this or a similar case been previously filed in SDNY at any time? No? ☐ Yes ☐ Judge Previously AssignedIf yes, was this case Vol. ☐ Invol. ☐ Dismissed . No. ☐ Yes ☐ If yes, give date & Case No.**NATURE OF SUIT**(PLACE AN ☒ IN ONE BOX ONLY)**ACTIONS UNDER STATUTES****CONTRACT**

- ☒ 110 INSURANCE
☐ 120 MARINE
☐ 130 MILLER ACT
☐ 140 NEGOTIABLE INSTRUMENT
☐ 150 RECOVERY OF OVERPAYMENT & ENFORCEMENT OF JUDGEMENT
☐ 151 MEDICARE ACT
☐ 152 RECOVERY OF DEFAULTED STUDENT LOANS (EXCL. VETERANS)
☐ 153 RECOVERY OF OVERPAYMENT OF VETERANS BENEFITS
☐ 160 STOCKHOLDERS SUIT
☐ 190 OTHER CONTRACT
☐ 195 CONTRACT PRODUCT LIABILITY
☐ 196 FRANCHISE

REAL PROPERTY

- ☐ 210 LAND CONDEMNATION
☐ 220 FORECLOSURE
☐ 230 RENT LEASE & EJECTMENT
☐ 240 TORTS TO LAND
☐ 245 TORT PRODUCT LIABILITY
☐ 290 ALL OTHER REAL PROPERTY

PERSONAL INJURY

- ☐ 310 AIRPLANE
☐ 315 AIRPLANE PRODUCT LIABILITY
☐ 320 ASSAULT, LIBEL & SLANDER
☐ 330 FEDERAL EMPLOYERS LIABILITY
☐ 340 MARINE
☐ 345 MARINE PRODUCT LIABILITY
☐ 350 MOTOR VEHICLE
☐ 355 MOTOR VEHICLE PRODUCT LIABILITY
☐ 360 OTHER PERSONAL INJURY

ACTIONS UNDER STATUTES**CIVIL RIGHTS**

- ☐ 441 VOTING
☐ 442 EMPLOYMENT
☐ 443 HOUSING
☐ 444 WELFARE
☐ 445 AMERICANS WITH DISABILITIES-EMPLOYMENT
☐ 446 AMERICANS WITH DISABILITIES-OTHER
☐ 440 OTHER CIVIL RIGHTS

TORTS

- PERSONAL INJURY**
☐ 362 PERSONAL INJURY MED-MALPRACTICE
☐ 365 PERSONAL INJURY PRODUCT LIABILITY
☐ 368 ASBESTOS PERSONAL INJURY PRODUCT LIABILITY
PERSONAL PROPERTY
☐ 370 OTHER FRAUD
☐ 371 TRUTH IN LENDING
☐ 380 OTHER PERSONAL PROPERTY
☐ 385 PROPERTY DAMAGE PRODUCT LIABILITY

PRISONER PETITIONS

- ☐ 510 MOTIONS TO VACATE SENTENCE 20 USC (2255)
☐ 530 HABEAS CORPUS
☐ 535 DEATH PENALTY
☐ 540 MANDAMUS & OTHER
☐ 550 CIVIL RIGHTS
☐ 555 PRISON CONDITION

FORFEITURE PENALTY

- ☐ 610 AGRICULTURE
☐ 620 FOOD & DRUG
☐ 625 DRUG RELATED SEIZURE OF PROPERTY 21 USC 881
☐ 630 LIQUOR LAWS
☐ 640 R.R. TRUCK
☐ 650 AIRLINE REGS
☐ 660 OCCUPATIONAL SAFETY/HEALTH
☐ 690 OTHER

LABOR

- ☐ 710 FAIR LABOR STANDARDS
☐ 720 LABOR/MGMT RELATIONS
☐ 730 LABOR/MGMT REPORTING & DISCLOSURE ACT
☐ 740 RAILWAY LABOR ACT
☐ 790 OTHER LABOR LITIGATION
☐ 791 EMPL. RET. INC. SECURITY ACT

BANKRUPTCY

- ☐ 422 APPEAL (801)
☐ 423 WITHDRAWAL 28USC

PROPERTY RIGHTS

- ☐ 820 COPYRIGHT
☐ 830 PATENT
☐ 840 TRADEMARK

SOCIAL SECURITY

- ☐ 861 MIA (1396ff)
☐ 862 BLACK LUNG (923)
☐ 863 DIWC (405(g))
☐ 863 DIWW (405(g))
☐ 864 SSID TITLE XVI
☐ 865 RSI (405 (g))

FEDERAL TAX SUITS

- ☐ 870 TAXES
☐ 871 IRS THIRD PARTY 20 USC 7609

OTHER STATUTES

- ☐ 400 STATE REAPPORTIONMENT
☐ 410 ANTI-TRUST
☐ 430 BANKS AND BANKING
☐ 450 COMMERCE ICC/ETC
☐ 460 DEPORTATION
☐ 470 RACKETEER INFLUENCED & CORRUPT ORGANIZATION ACT (RICO)
☐ 480 CONSUMER CREDIT
☐ 490 CABLE/SATELLITE TV
☐ 810 SELECTIVE SERVICE
☐ 850 SECURITIES/COMMODITIES EXCHANGE
☐ 875 CUSTOMER CHALLENGE 12 USC 3410
☐ 891 AGRICULTURAL ACTS
☐ 892 ECONOMIC STABILIZATION ACT
☐ 893 ENVIRONMENTAL MATTERS
☐ 894 ENERGY ALLOCATION ACT
☐ 895 FREEDOM OF INFORMATION ACT
☐ 900 APPEAL OF FEE DETERMINATION UNDER EQUAL ACCESS TO JUSTICE
☐ 950 CONSTITUTIONALITY OF STATE STATUTES
☐ 890 OTHER STATUTORY ACTIONS

(Check if demanded in complaint):

CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DO YOU CLAIM THIS CASE IS RELATED TO A CIVIL CASE NOW PENDING IN S.D.N.Y? IF SO, STATE:

DEMAND \$ OTHER JUDGE DOCKET NUMBER

Check YES only if demanded in complaint

JURY DEMAND: ☐ YES ☐ NO

NOTE: Please submit at the time of filing explanation of why cases are deemed related.

(SEE REVERSE / NEXT PAGE)

ORIGIN

(PLACE AN x IN ONE BOX ONLY)

- ☐ 1. Original Proceeding
 ☒ 2a. Removed from State Court
 ☐ 3. Remanded from Appellate Court
 ☐ 4. Reinstated or Reopened
 ☐ 5. Transferred from (Specify District)
 ☐ 6. Multidistrict Litigation
 ☐ 7. Appeal to District Judge from Magistrate Judge Judgement
- ☐ 2b. Removed from State Court AND at least one party is a pro se litigant

BASIS OF JURISDICTION

(PLACE AN x IN ONE BOX ONLY)

- ☐ 1. U.S. PLAINTIFF
 ☐ 2. U.S. DEFENDANT
 ☐ 3. FEDERAL QUESTION (U.S. NOT A PARTY)
 ☒ 4. DIVERSITY

IF DIVERSITY, INDICATE
CITIZENSHIP BELOW
(28 USC 1322,1441)

CITIZENSHIP OF PRINCIPAL PARTIES (FOR DIVERSITY CASES ONLY)

(Place an (X) in one box for Plaintiff and one box for Defendant)

CITIZEN OF THIS STATE	PTF <input checked="" type="checkbox"/> 1	DEF <input type="checkbox"/> 1	CITIZEN OR SUBJECT OF A FOREIGN COUNTRY	PTF <input type="checkbox"/> 3	DEF <input type="checkbox"/> 3	INCORPORATED and PRINCIPAL PLACE OF BUSINESS IN ANOTHER STATE	PTF <input type="checkbox"/> 5	DEF <input type="checkbox"/> 5
CITIZEN OF ANOTHER STATE	PTF <input type="checkbox"/> 2	DEF <input checked="" type="checkbox"/> 2	INCORPORATED or PRINCIPAL PLACE OF BUSINESS IN THIS STATE	PTF <input type="checkbox"/> 4	DEF <input type="checkbox"/> 4	FOREIGN NATION	PTF <input type="checkbox"/> 6	DEF <input type="checkbox"/> 6

PLAINTIFF(S) ADDRESS(ES) AND COUNTY (IES) (Calendar Rule 4(A))

4 Annabell Lane, New City, NY 10950 (Rockland)

DEFENDANT(S) ADDRESS(ES) AND COUNTY (IES) (Calendar Rule 4 (A))

Baltimore, MD (Baltimore)

DEFENDANT(S) ADDRESS UNKNOWN

REPRESENTATION IS HEREBY MADE THAT, AT THIS TIME, I HAVE BEEN UNABLE, WITH REASONABLE DILIGENCE, TO ASCERTAIN THE RESIDENCE ADDRESSES OF THE FOLLOWING DEFENDANTS:

Check One: THIS ACTION SHOULD BEEN ASSIGNED TO:
(DO NOT check either box if this is a PRISONER PETITION.)



WHITE PLAINS



FOLEY SQUARE

DATE _____ SIGNATURE OF ATTORNEY OF RECORD _____

ADMITTED TO PRACTICE IN THIS DISTRICT
☐ NO
☒ YES (DATE ADMITTED Mo 06 ____ Yr (83 __))
 Attorney Bar Code # 3455

RECEIPT#

Magistrate Judge is to be designated by the Clerk of the Court.

Magistrate Judge _____ is so Designated.

James M. Parkison, Clerk of Court by _____ Deputy Clerk, DATED

UNITED STATES DISTRICT COURT (NEW YORK SOUTHERN)

895695

892275/574-7027

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X		
MURRAY RICHMAN	:	
and RENEE RICHMAN,	:	
	:	Docket No.:
Plaintiffs	:	
	:	NOTICE OF REMOVAL
– against –	:	(From New York
	:	Supreme Court, County
STONEBRIDGE CASUALTY	:	of Bronx, Index No.
INSURANCE COMPANY	:	14569/07)
Defendant.	:	
-----X		

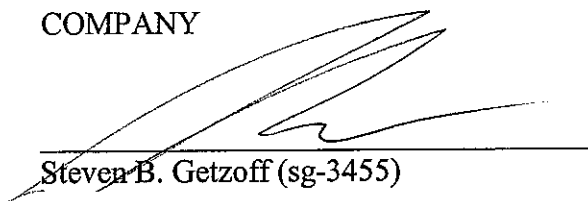
Defendant Stonebridge Casualty Insurance Company (“Stonebridge”) removes this action to this court upon the following allegations:

1. On or about April 30, 2007 plaintiffs filed a complaint in the Supreme Court of the State of New York, Bronx County, under index no. 14569/07, Exhibit A, captioned Murray Richman and Renee Richman v. Stonebridge Casualty Insurance Company.
2. Stonebridge received the summons and complaint on June 11, 2007.
3. The court has original jurisdiction of this action under 28 U.S.C. Section 1332, and is one which may be removed to this Court by Stonebridge herein pursuant to 28 U.S.C. Sec. 1441 *et seq.*, in that it is a civil action and the matter in controversy exceeds the sum or value of seventy-five thousand dollars, exclusive of interest and costs, and is between citizens of different states.
4. At the time the action was commenced, plaintiffs resided in Rockland County. Stonebridge is, and was at the time this action was commenced was, an Ohio corporation having its principal place of business in Baltimore, Maryland.

WHEREFORE, Stonebridge removes this action to this court.

Dated: New York, New York
July 5, 2007

LESTER SCHWAB KATZ & DWYER, LLP
120 Broadway
New York, NY 10271
212 964-6611
Attorneys for Defendant
STONEBRIDGE CASUALTY INSURANCE
COMPANY



Steven B. Getzoff (sg-3455)

TO:

MICHAEL DREZIN, ESQ.
25 Westchester Square
Bronx, NY 10461
718 823-7211
Attorney for Plaintiffs

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF THE BRONX

Index No.: 14569/07

Plaintiff(s) designates

MURRAY RICHMAN and RENIE RICHMAN

County as the place of trial

Plaintiff,

The basis of the venue is
Residence

-against-

Summons

5-31-07
DL
STONEBRIDGE CASUALTY INSURANCE
COMPANY

Index No.:

Defendant(s).

To the above named Defendant

You are hereby summoned to serve a notice of appearance, on the Plaintiff's Attorney(s) within 20 days after the service of summons, exclusive of the day of service (or within 30 days after the service is complete if this summons is not personally delivered to you within the State of New York); and in case of your failure to appear, judgment will be taken against you by default for the relief demanded in the notice set forth below.

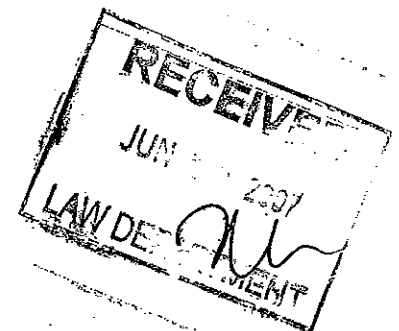
Dated: The Bronx, New York

Michael Drezin

Yours etc.,
Michael Drezin
Attorney for the Plaintiff
Murray Richman and Renie Richman
25 Westchester Square
The Bronx, New York 10461
Tel: 718-823-7211

RECEIVED
COUNTY CLERK
BRONX COUNTY
001 APR 30 PM 3:21

Upon your failure to appear judgment will be taken against you by default as more fully set forth in plaintiffs annexed complaint.



**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF THE BRONX**

-----X
MURRAY RICHMAN and RENIE RICHMAN

Plaintiff,

-against-

**STONEBRIDGE CASUALTY INSURANCE
COMPANY**

Defendant
-----X

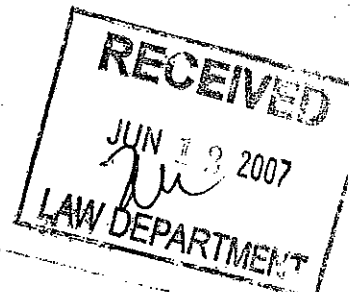
**VERIFIED
COMPLAINT**

Index No.:

The plaintiff, Murray Richman, by his attorney, Michael Drezin, complaining of the defendant, Stonebridge Casualty Insurance Company, respectfully alleges upon information and belief that, within the past 6 years, at all times hereinafter mentioned:

1. Defendant was a foreign corporation authorized to carry on the business of providing insurance coverage to the citizens of the state of New York.
2. Plaintiff purchased from defendant insurance coverage which is colloquially known as "travel protection coverage".
3. The policy purchased insures against a financial loss occasioned if an insurance trip is cancelled as a result of sickness.
4. Plaintiffs were unable to attend a scheduled, booked, trip for reasons covered under the policy of insurance purchase from defendant.
5. Defendant failed to honor its commitment to plaintiffs under the insurance policy it provided them.
6. By reason thereof, plaintiffs have been damaged in the sum of \$7500.
7. The circumstances herein occurring gives rise to an award of punitive damages.

WHEREFORE, plaintiffs demand judgment against the defendant in the compensatory amount of \$7500, and in the punitive sum of \$150,000 together with the



SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF BRONX

-----X
MURRAY RICHMAN and RENIE RICHMAN

Plaintiff,

-against-

STONEBRIDGE CASUALTY INSURANCE
COMPANY
-----X

CORP LAW DEPT
JUN 11 2007

SUMMONS AND VERIFIED COMPLAINT

Michael Drezin
Attorney for the Plaintiff
Murray Richman and Renie Richman
25 Westchester Square
Bronx, New York 10461
718-823-7211

Service of a copy of the within

is hereby admitted.

Date: , 2006

Attorney for

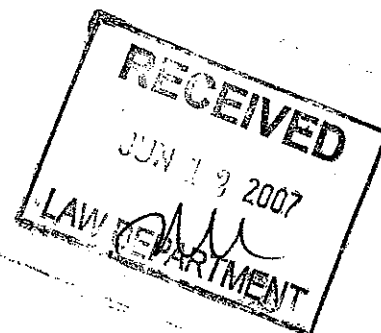
PLEASE TAKE NOTICE

☐
Notice
of Entry

that the within is a true copy of an order entered in the office of the clerk of the within named .

☐
Notice
of
Settlement

that an Order of which the within is a true copy will be presented for settlement to

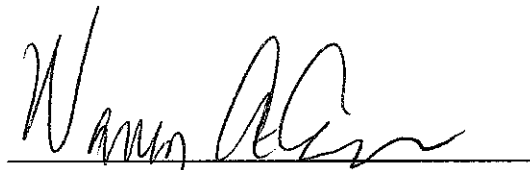


Declaration of Service

I served the annexed FEDERAL SDNY STATEMENT PURSUANT TO FED. R. CIV. P. 7.1, CIVIL COVER SHEET, NOTICE OF REMOVAL AND NOTICE TO STATE COURT CLERK OF THE FILING OF THE NOTICE OF REMOVAL by first-class mail on the following persons on July 9, 2007:

MICHAEL DREZIN, ESQ.
25 Westchester Square
Bronx, NY 10461
718-823-7211
Attorneys for Plaintiffs

I declare under penalty of perjury that the foregoing is true and correct.
Executed on July 9, 2007.



NANCY A. ERRIGO

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
MURRAY RICHMAN
and RENEE RICHMAN,

Docket No.:

Plaintiff,

-against-

STONEBRIDGE CASUALTY INSURANCE
COMPANY,

Defendant.
-----X

**CIVIL COVER SHEET, FEDERAL SDNY STATEMENT PURSUANT TO
FED.R.CIV. P. 71., NOTICE OF REMOVAL AND NOTICE TO STATE
COURT CLERK OF THE FILING OF THE NOTICE OF REMOVAL**

LESTER SCHWAB KATZ & DWYER, LLP

ATTORNEYS FOR

Defendant

**STONEBRIDGE CASUALTY INSURANCE
COMPANY**

120 BROADWAY
NEW YORK, N.Y. 10271-0071
(212) 964-6611
FAX: (212) 267-5916